

CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 JANUARY 2017

	January 31, 2017	January 31, 2016	December 31, 2016
	KGS'000	KGS'000	KGS'000
ASSETS:			
Cash and money assets in settlement	324,418	153,948	315,322
Financial assets at fair value through profit or loss	137,652	820,173	156,738
Accounts and deposits in National Bank of Kyrgyz Republic	716,369	48,711	338,979
Accounts and deposits in Banks	597,645	1,403,341	412,621
Securities held till maturity	-	-	-
REPO operations	-	-	-
Loans to customers	6,319,025	7,160,014	6,528,088
Loan loss provision reserves	(256,918)	(238,412)	(262,527)
Net loans to customers	6,062,106	6,921,602	6,265,561
Property and equipment	215,696	225,750	211,106
Intangible assets	23,631	40,400	27,228
Prepaid income tax	-	-	-
Deferred tax assets	2,793	44	2,793
Other assets	36,574	153,464	40,221
TOTAL ASSETS	8,116,884	9,767,433	7,770,568
LIABILITIES AND EQUITY			
LIABILITIES:			
Financial liabilities at fair value through profit or loss	-	-	-
Accounts and deposits of banks	138,943	146,604	277,185
Customers deposits	2,350,430	1,127,367	1,948,949
Other borrowed funds	4,023,611	6,842,465	3,963,712
Income tax liabilities	16,841	-	14,341
Deferred tax liability	-	-	-
Other liabilities	43,846	79,509	60,199
Subordinated debt	-	313,348	-
TOTAL LIABILITIES	6,573,671	8,509,292	6,264,386
EQUITY:			
Share capital	1,353,761	1,353,761	1,353,761
Additional paid-in capital	-	-	-
Retained earnings	189,452	(95,620)	152,421
TOTAL EQUITY	1,543,213	1,258,141	1,506,182
TOTAL LIABILITIES AND EQUITY	8,116,884	9,767,433	7,770,568

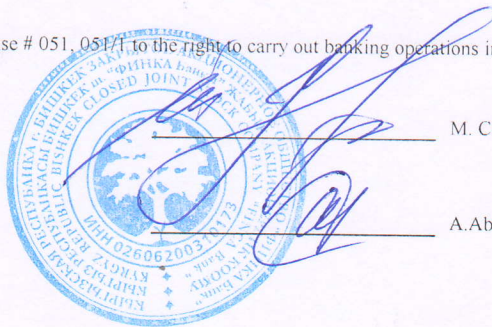
*On March 03, 2015, the Banking License # 051_051/1 to the right to carry out banking operations in the national and foreign currencies was obtained.

Chairperson of Board

M. Cherikbaeva

Deputy Chief Accountant

A. Abdijaparova



CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 January 2017

	<u>January 31, 2017</u>	<u>January 31, 2016</u>	<u>December 31, 2016</u>
	KGS'000	KGS'000	KGS'000
Interest income	185,138	211,746	2,480,536
Interest expense	(80,893)	(131,337)	(1,251,883)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	104,245	80,410	1,228,653
Recovery of provision /(provision) for impairment losses on interest bearing assets	6,108	(12,080)	(59,441)
NET INTEREST INCOME	110,353	68,330	1,169,212
Net loss on foreign exchange operations	932	(1,363)	(973)
Commissions received	371	189	19,405
Commissions paid	(466)	(412)	(8,488)
Other income	(1)	119	1,744
NET NON-INTEREST INCOME	836	(1,467)	11,689
Operating income	111,189	66,863	1,180,901
Operating expenses	(71,656)	(85,533)	(927,113)
Recovery of provision /(provision) for impairment losses on other assets	(1)	(36)	(3,979)
PROFIT BEFORE INCOME TAX	39,532	(18,706)	249,809
Income tax expense	(2,500)	-	(24,320)
NET PROFIT	37,032	(18,706)	225,489
Total comprehensive income	37,032	(18,706)	225,489

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